

**REMARKS**

Claims 1-3, 6-7, 10-11 and 13-15 have been rejected under 35 USC 103(a) as unpatentable over Mark in view of Kohda. The rejection is respectfully traversed, for the reasons provided in the previously filed response, and for the following new reasons.

The Examiner disagrees with Applicants statement that the memory device and authentication device are “separate” from the telecommunications system. In this regard, the Examiner maintains that auto-dialer 100 of Mark corresponds to the telecommunication system in Applicant’s invention, which includes a memory and authentication device. Applicant’s respectfully disagree.

As explained in the background of the invention in Mark, an auto-dialer is acoustically coupled to telephone systems (not a telephone system itself) to perform dialing functions. Such known devices facilitate telephone dialing and the supply of information over the phone (col. 3, lns. 37-34 and 60-67). To emphasize, the auto-dialer 100 is acoustically coupled to the receiver of a telephone and programmed in response to acoustic signals. The auto-dialer, however, is not an telecommunications device, such as a mobile telephone. Significantly, the use of auto dialer 100 for storage of user data and verification is separate from (i.e. not part of) the communication device itself (in Mark, telephone 122). For example, Mark explains that a user may access the auto dialer to a secure network or facility from a conventional telephone handset and network at a separate location (see, for example, col. 5, lns. 24-39).

In the claimed invention, on the other hand, the memory device and authentication device are located within the telecommunication terminal (not in separate devices linked by a telephone connection). For example, claim 1, requires that the telecommunications terminal include “a memory device to store user-specific data” and “an authentication device to protect the user-specific data against unauthorized access.” The user-specific data is transmitted to another subscriber in a telecommunications network during a connection between the two terminals. Although the instant invention may include a supplementary unit linked to the telecommunications device (e.g. mobile telephone), the claimed invention does not require this limitation in claim 1. In

fact, the rule of claim differentiation supports this statement since claim 14 further limits claim 1 by stating that the input device and/or the memory device are held in a supplementary module which are connected.

Claims 4-5, 8-9 and 12 have been rejected under 35 USC 103(a) as unpatentable over Mark in view of Kohda, further in view of Heinonen. The rejection is respectfully traversed for the same reasons presented in the arguments above, and for the following reason. Heinonen also fails to disclose the memory device and authentication device are located within the telecommunication terminal.

In view of the above, each of the presently pending claims in this application is believed to be in immediate condition for allowance. Accordingly, the Examiner is respectfully requested to withdraw the outstanding rejection of the claims and to pass this application to issue. If it is determined that a telephone conference would expedite the prosecution of this application, the Examiner is invited to telephone the undersigned at the number given below.

In the event the U.S. Patent and Trademark office determines that an extension and/or other relief is required, applicant petitions for any required relief including extensions of time and authorizes the Commissioner to charge the cost of such petitions and/or other fees due in connection with the filing of this document to Deposit Account No. 03-1952 referencing docket no. 449122021700. However, the Commissioner is not authorized to charge the cost of the issue fee to the Deposit Account.

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Respectfully submitted,

By 

Kevin R. Spivak

Registration No.: 43,148

MORRISON & FOERSTER LLP

1650 Tysons Blvd, Suite 300

McLean, Virginia 22102

(703) 760-7762